Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-26   (Cancelled)

27.   (Withdrawn)   A system for deposit processing at a central site a plurality of checks deposited with accompanying deposit information at a remote site, comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following components

a component at the central site for receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation, electronic check data and original check image data for at least one check to be deposited;

a component at the central site for identifying image data errors in the electronic data received;

a component at the central site for, if image data errors are identified in the electronic data, then sending an instruction to correct the errors;

a component at the central site for receiving endorsed and/or voided check image data;

a component at the central site for associating the endorsed and/or voided check image data with the original check image data;

sorting the associated received data; and

a component at the central site initially transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or to a print site for ultimate delivery in hard copy to the maker bank, with the transmitting not being through an accounting program in the bank of first deposit.

28.   (Withdrawn)   The system as defined in claim 27, further comprising

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a component for sending the electronic check data and the original check image data and/or the endorsed and/or voided check image data to a bank of first deposit.

29.   (Withdrawn) The system as defined in claim 27, wherein the component for receiving receives electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposit transactions to be deposited at a different bank of first deposit; and further comprises

a component for sending each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

30.   (Withdrawn) The system as defined in claim 27, further comprising at the remote site:

a component for reading said original check image data to create image information data; and

a component comparing the image information data to the electronic check data.

31.   (Withdrawn) The system as defined in claim 27, further comprising a component for storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

32.   (Withdrawn) The system as defined in claim 27, further comprising:

a component for determining if the maker bank requires a hard copy of the check; and

if it does, sending check image data to the print site for printing a hard copy of the check and sending the hard copy of the check directly or indirectly to the maker bank; and

if it does not, sending the check image data directly or indirectly to the maker bank.

33.   (Withdrawn) The system as defined in claim 27, further comprising:

a component for determining if the maker bank requires a hard copy of the check, and if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank; and

if not, sending the check image data directly or indirectly to the maker bank.

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34.   (Withdrawn) The system as defined in claim 27, wherein if the original check image
data is inaccurate or unreadable, then a component for sending the instruction to the remote
site to correct without first storing at the central site the original check image data having the
error; and then receiving corrected original check image data and/or corrected endorsed check
image data.

35.   (Withdrawn) The system as defined in claim 27, further comprising after receiving the
endorsed and/or voided check image data, sending an electronic notification to the remote site
that a deposit is complete.

36.   (Withdrawn) The system as defined in claim 27, further comprising a component for
formatting the electronic check data and the original check image data for processing in an
accounting system of the bank of first deposit.

37.   (Withdrawn) The system as defined in claim 27, further comprising a component for
determining if a bank of first deposit is a maker bank for the original check; and if it is the
maker bank, then determining if the maker bank requires a hard copy of the check, if the
maker bank does require a hard copy of the check, then causing a copy of the check to be
printed, and if the maker bank does not require a hard copy of the check, then sending the
check image data directly or indirectly to the maker bank.

38.   (Withdrawn) The system The method as defined in claim 27, further comprising
            a component for receiving return check image data for a return check coupled with a
reference key for an original deposit transaction.

39.   (Withdrawn) The system as defined in claim 38, further comprising
            a component for sending the return check image data with the reference key directly or
indirectly to the maker bank for re-presentment.

40.   (Withdrawn) The system as defined in claim 39, further comprising

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a component for determining if a re-presentment of a returned check requires a hard copy of the return check or if the check data image is acceptable for the re-presentment, and if the check image is acceptable, obtaining a reference key associated with an original deposit transaction, and sending directly or indirectly the check image data and the reference key to the maker bank.

41.   (Withdrawn) The system as defined in claim 27, further comprising a system with a plurality of different remote sites, comprising:

       at each of a plurality of the remote sites

       an electronic storage; and

       a set of processors that use the electronic storage and include among them the following components

       a component for obtaining electronic deposit data for one or more original checks;

       a component for converting data for each of the one or more original checks into electronic check data;

       a component for comparing at least one deposit parameter in the electronic deposit data that is not an account number to an individual customer limit;

       a component for providing a notice if the individual customer limit is exceeded;

       a component for creating original check image data for each of the one or more original checks;

       a component for creating endorsed and/or voided check image data for each of a plurality of the one or more original checks;

       a component for electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and

       a component for transmitting the electronic check data and the original check image data and/or the endorsed and/or voided check image to the central site.

42.   (Withdrawn) The system as defined in claim 41, wherein the component for transmitting to the central site transmits both the original check image data and the endorsed

and/or voided check image data.

43.   (Withdrawn)   The system as defined in claim 41, further comprising:

a component at each of the plurality of remote sites for determining if endorsement information at one of the remote sites is up-to-date, and if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from the central site.

44.   (Withdrawn)   The system as defined in claim 27, further comprising a component for the central site sending endorsement information to the remote site to be used to add an endorsement.

45.   (Withdrawn)   The system as defined in claim 27, wherein the component for transmitting the electronic check data and the check image data directly or indirectly to the maker bank or the print site transmits both the original check image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or the print site.

46.   (Withdrawn)   The system as defined in claim 27, further comprising

a component at the central site comparing at least one deposit parameter that is not an account number to an individual customer limit; and

sending a notice if the individual customer limit is exceeded.

47.   (Withdrawn)   A program product for deposit processing at a central site a plurality of original checks deposited with accompanying deposit information at a remote site, the program product comprising:

a set of computer usable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code, when executed, causing a machine to perform the following method steps

the central site receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit

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transactions a deposit account designation, electronic check data and original check image data for at least one check to be deposited;

the central site identifying image data errors in the electronic data received;

if image data errors are identified in the electronic data, then the central site sending an instruction to correct the errors;

the central site receiving endorsed and/or voided check image data;

the central site associating the endorsed and/or voided check image data with the original check image data;

sorting the associated received data; and

the central site initially transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or to a print site for ultimate delivery in hard copy to the maker bank, with the transmitting not being through an accounting program in the bank of first deposit.

48.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for sending the electronic check data and the original check image data and/or the endorsed and/or voided check image data to a bank of first deposit.

49.   (Withdrawn) The program product as defined in claim 47, wherein the program code for receiving receives electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposit transactions to be deposited at a different bank of first deposit; and further comprising program code for sending each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

50.   (Withdrawn) The program product as defined in claim 47, further comprising program code at the remote site for reading said original check image data to create image information data, and comparing the image information data to the electronic check data.

51.   (Withdrawn) The program product as defined in claim 47, further comprising program code for storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

52.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for:

determining if the maker bank requires a hard copy of the check; and

if it does, sending check image data to the print site for printing a hard copy of the check and sending the hard copy of the check directly or indirectly to the maker bank; and

if it does not, sending the check image data directly or indirectly to the maker bank.

53.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for:

determining if the maker bank requires a hard copy of the check;

if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank; and

if not, sending the check image data directly or indirectly to the maker bank.

54.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for, if the original check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error, and receiving corrected original check image data and/or corrected endorsed check image data.

55.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

56.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for determining if a bank of first deposit is a maker bank for the original check, and if it is the maker bank, then determining if the maker bank requires a hard copy of the

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check, if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and if the maker bank does not require a hard copy of the check, then sending the check image data directly or indirectly to the maker bank.

57.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for

receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

58.   (Withdrawn)   The program product as defined in claim 57, further comprising program code for

sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.

59.   (Withdrawn)   The program product as defined in claim 58, further comprising program code for

determining if a re-presentment of a returned check requires a hard copy of the return check or if the check data image is acceptable for the re-presentment; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

60.   (Withdrawn)   The program product as defined in claim 47, further comprising a system with a plurality of different remote sites, and comprising program code for the following steps to be performed at each of a plurality of the remote sites:

obtaining electronic deposit data for one or more original checks;

converting data for each of the one or more original checks into electronic check data;

comparing at least one deposit parameter in the electronic deposit data that is not an account number to an individual customer limit;

providing a notice if the individual customer limit is exceeded;

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creating original check image data for each of the one or more original checks;

creating endorsed and/or voided check image data for each of a plurality of the one or more original checks;

electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and

transmitting the electronic check data and the original check image data and/or the endorsed and/or voided check image to the central site.

61.   (Withdrawn)   The program product as defined in claim 60, wherein the transmitting to the central site step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

62.   (Withdrawn)   The program product as defined in claim 60, further comprising program code for:

determining at one of the plurality of remote sites if endorsement information at the one of the remote sites is up-to-date; and

if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from the central site.

63.   (Withdrawn)   The program product as defined in claim 60, further comprising program code for

receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

64.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for the central site sending endorsement information to the remote site to be used tc add an endorsement.

65.   (Withdrawn)   The program product as defined in claim 47, wherein the step of transmitting the electronic check data and the check image data directly or indirectly to the

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maker bank or the print site transmits both the original check image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or the print site.

66.   (Withdrawn)   The program product as defined in claim 47, further comprising program code for

at the central site comparing at least one deposit parameter that is not an account number to an individual customer limit; and

sending a notice if the individual customer limit is exceeded.

67.   (Withdrawn)   A method for deposit processing at a central site a plurality of original checks with accompanying deposit information at a remote site, comprising:

the central site receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation, electronic check data and original check image data for at least one check to be deposited;

the central site identifying image data errors in the electronic data received;

if image data errors are identified in the electronic data, then the central site sending an instruction to correct the errors;

the central site receiving endorsed and/or voided check image data;

a computer at the central site associating the endorsed and/or voided check image data with the original check image data;

sorting the associated received data; and

the central site initially transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or to a print site for ultimate delivery in hard copy to the maker bank with the transmitting not being through an accounting program in the bank of first deposit.

68.   (Withdrawn)   The method as defined in claim 67, further comprising sending the electronic check data and the original check image data and/or the endorsed and/or voided check image data to a bank of first deposit.

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69.   (Withdrawn)   The method as defined in claim 67, wherein the receiving step receives electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposit transactions to be deposited at a different bank of first deposit; and further comprising program code for sending each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

70.   (Withdrawn)   The method as defined in claim 67, further comprising reading said original check image data to create image information data, and comparing the image information data to the electronic check data.

71.   (Withdrawn)   The method as defined in claim 67, further comprising storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

72.   (Withdrawn)   The method as defined in claim 67, further comprising:
        determining if the maker bank requires a hard copy of the check; and
        if it does, sending check image data to the print site for printing a hard copy of the check and sending the hard copy of the check directly or indirectly to the maker bank; and
        if it does not, sending the check image data directly or indirectly to the maker bank.

73.   (Withdrawn)   The method as defined in claim 67, further comprising:
        determining if the maker bank requires a hard copy of the check;
        if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank; and
        if not, sending the check image data directly or indirectly to the maker bank.

74.   (Withdrawn)   The method as defined in claim 67, wherein if the original check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error, and receiving corrected original check image data and/or corrected endorsed check image data.

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75.   (Withdrawn)   The method as defined in claim 67, further comprising formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

76.   (Withdrawn)   The method as defined in claim 67, further comprising determining if a bank of first deposit is a maker bank for the original check, and if it is the maker bank, then determining if the maker bank requires a hard copy of the check, if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and if the maker bank does not require a hard copy of the check, then sending the check image data directly or indirectly to the maker bank.

77.   (Withdrawn)   The method as defined in claim 67, further comprising

receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

78.   (Withdrawn)   The method as defined in claim 77, further comprising

sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.

79.   (Withdrawn)   The method as defined in claim 78, further comprising

determining if a re-presentment of a returned check requires a hard copy of the return check or if the check data image is acceptable for the re-presentment; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

80.   (Withdrawn)   The method as defined in claim 67, further comprising a system with a plurality of different remote sites, and comprising the following steps to be performed at each of a plurality of the remote sites:

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obtaining electronic deposit data for one or more original checks;

converting data for each of the one or more original checks into electronic check data;

comparing at least one deposit parameter in the electronic deposit data that is not an account number to an individual customer limit;

providing a notice if the individual customer limit is exceeded;

creating original check image data for each of the one or more original checks;

creating endorsed and/or voided check image data for each of a plurality of the one or more original checks;

electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and

transmitting the electronic check data and the original check image data and/or the endorsed and/or voided check image to the central site.

81.   (Withdrawn)   The method as defined in claim 80, wherein the transmitting to the central site step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

82.   (Withdrawn)   The method as defined in claim 80, further comprising:

determining if endorsement information at one of the remote sites is up-to-date; and

if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from the central site.

83.   (Withdrawn)   The method as defined in claim 80, further comprising receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

84.   (Withdrawn)   The method as defined in claim 67, further comprising the central site sending endorsement information to the remote site to be used to add an endorsement.

85.   (Withdrawn)   The method as defined in claim 67, wherein the step of transmitting the electronic check data and the check image data directly or indirectly to the maker bank or the

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print site transmits both the original check image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or the print site.

86. (Withdrawn) The method as defined in claim 67, further comprising
at the central site comparing at least one deposit parameter that is not an account number to an individual customer limit; and
sending a notice if the individual customer limit is exceeded.

87. (Cancelled)

88. (Currently amended) The computer-readable medium program product as defined in claim 23, wherein the deposit parameter is a number of monetary items in the deposit information and the individual customer limit is a customer number of monetary items limit.

89. (Currently amended) The computer-readable medium program product as defined in claim 23, wherein the deposit parameter is a total monetary amount of a deposit in the deposit information and the individual customer limit is a customer total monetary amount deposit limit.

90. (Currently amended) The computer-readable medium program product as defined in claim 123, wherein the deposit parameter is a monetary amount of a monetary item in the deposit information and the individual customer limit is a customer monetary item amount limit.

91. (Currently amended) The computer-readable medium program product as defined in claim 123, wherein the deposit parameter is a number of deposits and the individual customer limit is a number of deposits limit.

92. (Currently amended) The computer-readable medium program product as defined in claim 123, wherein there are at least two deposit parameters compared against respective individual customer deposit limits, with two deposit parameters selected from the group

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consisting of a number of monetary items in the deposit information with the individual customer limit being a customer number of monetary items limit, a total monetary amount of a deposit in the deposit information with the individual customer limit being a customer total monetary amount deposit limit, a monetary amount of a monetary item in the deposit information with the individual customer limit being a customer monetary item amount limit, and a number of deposits and the individual customer limit is a number of deposits limit.

93.   (Currently amended) The <u>computer-readable medium</u> ~~program product~~ as defined in claim 123, wherein there are at least three deposit parameters compared against respective individual customer deposit limits, with three deposit parameters selected from the group consisting of a number of monetary items in the deposit information with the individual customer limit being a customer number of monetary items limit, a total monetary amount of a deposit in the deposit information with the individual customer limit being a customer total monetary amount deposit limit, a monetary amount of a monetary item in the deposit information with the individual customer limit being a customer monetary item amount limit, and a number of deposits and the individual customer limit is a number of deposits limit.

94.   (Currently amended) The <u>computer-readable medium</u> ~~program product~~ as defined in claim 23, wherein there are at least four deposit parameters compared against respective individual customer deposit limits, with the four deposit parameters comprising a number of monetary items in the deposit information with the individual customer limit being a customer number of monetary items limit, a total monetary amount of a deposit in the deposit information with the individual customer limit being a customer total monetary amount deposit limit, a monetary amount of a monetary item in the deposit information with the individual customer limit being a customer monetary item amount limit, and a number of deposits and the individual customer limit is a number of deposits limit.

95.   (Currently amended) The <u>computer-readable medium</u> ~~program product~~ as defined in claim 123, wherein the program code for receiving deposit information receives deposit information for a plurality of different deposit transactions each including a deposit account designation to a different bank of first deposit; and further comprising program code for

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sending at least some of the deposit information for each different one of a plurality of the deposit transactions to a respective different one of the banks of first deposit.

96.   (Currently amended) The computer-readable medium program product as defined in claim 123, further comprising program code for:

determining if the maker bank requires a hard copy of the check; and

if it does, sending check image data to the print site for printing a hard copy of the check and sending the hard copy of the check directly or indirectly to the maker bank.

97.   (Currently amended) The computer-readable medium program product as defined in claim 123, further comprising program code for:

determining if the maker bank requires a hard copy of the check;

if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank.

98.   (Currently amended) The computer-readable medium program product as defined in claim 123, further comprising program code for

determining if a bank of first deposit is a maker bank for the check; and

if it is the maker bank, then determining if the maker bank requires a hard copy of the check;

if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed.

99.   (Currently amended) The computer-readable medium program product as defined in claim 23, further comprising program code for

receiving return check image data for a return check coupled with a reference key for an original deposit transaction; and

sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.

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100.   (Currently amended) The computer-readable medium program product as defined in claim 123, further comprising program code for

determining if a re-presentment of a returned check requires a hard copy of the return check or if the check data image is acceptable for the re-presentment; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

101.   (Currently amended) The computer-readable medium program product as defined in claim .23, further comprising a system with a plurality of different remote sites, with program code for the following steps being performed at each of a plurality of the remote sites:

obtaining deposit data for one or more original checks;

converting data for each of the one or more original checks into electronic check data;

creating original check image data for each of the one or more original checks;

creating endorsed and/or voided check image data for each of a plurality of the one or more original checks;

electronically associating the deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and

transmitting the electronic check data and the original check image data and/or the endorsed and/or voided check image to the central system.

102.   (Currently amended) The computer-readable medium program product as defined in claim 101, further comprising program code for:

determining if endorsement information at one of the remote sites is up-to-date; and

if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from the central system.

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103.   (Currently amended) The computer-readable medium program product as defined in claim 123, further comprising the central system sending endorsement information to the remote site to be used to add an endorsement.

104.   (Cancelled)

105.   (Cancelled).

106.   (Withdrawn)   A program product for deposit processing at a central site a plurality of original checks deposited at a remote site with accompanying deposit information, comprising:

      a set of computer usable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code, when executed, causing a machine to perform the following method steps

      the central site receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation, electronic check data and original check image data for at least one check to be deposited, wherein the central site is not a bank of first deposit for these checks and wherein the deposit account designation for each of a plurality of the checks is to a different remote bank of first deposit;

      the central site identifying image data errors in the electronic data received;

      if image data errors are identified in the electronic data, then the central site sending an instruction to correct the errors;

      the central site transmitting the electronic deposit data for each different deposit transaction of the plurality to a respective different one of the remote banks of first deposit;

      sorting the associated received data; and

      the central site transmitting electronic check data and check image data initially directly or indirectly to a maker bank or to a print site for ultimate delivery in hard copy to the maker bank, with the transmitting not being through the bank of first deposit for these checks.

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107.   (Withdrawn) The program product as defined in claim 106, further comprising program code for:

determining if the maker bank requires a hard copy of the check; and

if it does, sending check image data to the print site for printing a hard copy of the check and sending the hard copy of the check directly or indirectly to the maker bank, but not via the bank of first deposit for that deposit transaction; and

if it does not, sending the check image data directly or indirectly to the maker bank, but not via the bank of first deposit for that deposit transaction.

108.   (Withdrawn) The program product as defined in claim 106, further comprising